

Application/Control Number: 09/577,101

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claims pto

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1.

A method of quoting, issuing, and administering insurance coverage for a client, comprising the steps of:

collecting initial information regarding said client;

providing a computer system that is capable of storing information and processing information in software modules;

entering said initial information into a module for processing said initial information to provide a premium rate for consideration by said client;

acquiring approval of said premium rate from said client to complete an insurance transaction;

employing said computer system to automatically enter information regarding said insurance transaction into a module for administering said insurance transaction;

employing said computer system to automatically enter information regarding said insurance transaction into a module for maintaining and updating information regarding said insurance transaction, said client, said premium rate and information relevant to said insurance transaction;

employing said computer system to automatically enter information into a module for generation of necessary documentation relating to said insurance transaction;

and

producing documents relating to said insurance transaction.

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- 2.
- The method of claim 1 wherein said module for processing said initial information to provide a premium rate includes a request for quote process, a coverage maintenance process, a rating process, and a proposal process.
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- 3.
- The method of claim 1 wherein said information automatically entered into said module for administering said insurance transaction is derived from at least one of said module for processing said initial information to provide a premium rate or information stored in said computer system.
- 10
- 4.
- The method of claim 1 wherein said information automatically entered into said module for maintaining and updating information regarding said insurance transaction, said client, said premium rate and information relevant to said insurance transaction is derived from at least one of said module for processing said initial information to provide a premium rate, said module for administering said insurance transaction, or information stored in said computer system.
- 15
- 5.
- The method of claim 1 wherein said information automatically entered into said module for generation of necessary documentation relating to said insurance transaction is derived from at least one of said module for processing said initial information to provide a premium rate, said module for administering said insurance transaction, said module for maintaining and updating information regarding said
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1 insurance transaction, said client, said premium rate and information relevant to said insurance transaction or information stored in said computer system.

6.

5 The method of claim 1 further comprising the step of entering information into said module for administering said insurance transaction that is not duplicative of information that has previously been stored or entered in the computer system.

7.

10 The method of claim 1 further comprising the step of entering information into said module for maintaining and updating information regarding said insurance transaction, said client, said premium rate and other information relevant to said insurance transaction that is not duplicative of information that has previously been stored or entered in the computer system.

8.

15 The method of claim 1 further comprising the step of entering information into said module for generation of necessary documentation relating to said insurance transaction that is not duplicative of information that has previously been stored or entered in the computer system.

9.

20 The method of claim 1 wherein the method further comprises the step of: employing said computer system to automatically enter information into a module for deriving a renewal premium rate.

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10.

The method of claim 9 wherein said information automatically entered into said module for deriving a renewal premium rate is derived from at least one of said module for processing said initial information to provide a premium rate, said module for administering said insurance transaction, said module for maintaining and updating information regarding said insurance transaction, said client, said premium rate and other information relevant to said insurance transaction, said module for generation of necessary documentation relating to said insurance transaction or information stored in said computer system.

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11.

The method of claim 9 further comprising the step of entering information into said module for deriving a renewal premium rate that is not duplicative of information that has previously been stored or entered in the computer system.

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12.

The method of claim 9 further comprising the steps of:
entering information into said module for administering said insurance transaction that is not duplicative of information that has previously been stored or entered in the computer system;
entering information into said module for maintaining and updating information regarding said insurance transaction, said client, said premium rate and information relevant to said insurance transaction that is not duplicative of information that has previously been stored or entered in the computer system;

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1 entering information into said module for generation of necessary documentation
relating to said insurance transaction that is not duplicative of information that
has previously been stored or entered in the computer system; and
5 entering information into said module for deriving a renewal premium rate that is not
duplicative of information that has previously been stored or entered in the
computer system.

13.
The method of claim 1 wherein the method further comprises the step of:
10 employing said computer system to automatically analyze claims that are submitted in
conjunction with said insurance transaction.

14.
The method of claim 13 further comprising the steps of:
15 entering information into said module for administering said insurance transaction that is
not duplicative of information that has previously been stored or entered in the
computer system;
entering information into said module for maintaining and updating information
regarding said insurance transaction, said client, said premium rate and
20 information relevant to said insurance transaction that is not duplicative of
information that has previously been stored or entered in the computer system;
and

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1 entering information into said module for generation of necessary documentation
relating to said insurance transaction that is not duplicative of information that
has previously been stored or entered in the computer system.

15.

5 The method of claim 9 wherein the method further comprises the step of:
employing said computer system to automatically analyze claims that are submitted in
conjunction with said insurance transaction.

16.

10 The method of claim 15 further comprising the steps of:
entering information into said module for administering said insurance transaction that is
not duplicative of information that has previously been stored or entered in the
computer system;
15 entering information into said module for maintaining and updating information
regarding said insurance transaction, said client, said premium rate and
information relevant to said insurance transaction that is not duplicative of
information that has previously been stored or entered in the computer system;
20 entering information into said module for generation of necessary documentation
relating to said insurance transaction that is not duplicative of information that
has previously been stored or entered in the computer system; and
entering information into said module for deriving a renewal premium rate that is not
25 duplicative of information that has previously been stored or entered in the
computer system.

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17.

An apparatus for a method for quoting, issuing, and administering insurance coverage for a client, comprising:

at least one data entry computer for entering initial information regarding the client;

said at least one data entry computer for entering information regarding an insurance transaction;

a data processing computer being adapted to receive said initial information and information regarding the insurance transaction from said at least one data entry computer;

said data processing computer being adapted to generate quotes based on said initial information and approval letters and certificates regarding said insurance transaction;

said data processing computer further being adapted to store said initial information and information regarding said insurance transaction and apply said initial information and information regarding said insurance transaction to future insurance transactions; and

means associated with said data processing computer for printing documents regarding said insurance transaction.

18.

The apparatus of claim 17 wherein said data processing computer comprises several interconnected components.

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19. (Currently amended) A computerized method of quoting, issuing, and administering group insurance coverage for a client, comprising:

A. receiving and storing in a master computer database initial information regarding the client, the initial information relating to at least some of the following input parameters: employer; industry; effective date; estimated covered lives; actuarial data; prior carrier; and desired coverage;

B. using at least some of said initial information, and in a computerized quotation module:

(i) processing the initial information to ~~generate and~~ generating a proposal, wherein generating the proposal includes calculating at least some of the following output parameters: premium rate; plan information; actual effective date; billing period; and coverage information;

(ii) storing the initial information and the output parameters in said master computer database; and

C. upon receiving approval of the proposal, generating insurance policies based at least in part upon the initial information and the output parameters stored in said master computer database; and

D. using information stored in said master computer database, administering the insurance policies by:

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(i) automatically loading information stored in said master computer database into a computerized renewal database, comprising:

a. determining which of said policies in said master computer database feature an anniversary date that falls within a predetermined number of days from the date of said loading;

b. storing information relating to said policies in said master computer database featuring said anniversary date to the computerized renewal database;

c. determining which of said policies whose information is stored in said computerized renewal database are self bill policies and which of said policies are list bill policies, and for said self bill policies:

1) determining whether contribution meets a predetermined contribution level, and responsive to the determining that the contribution does not meet the predetermined contribution level, checking to ensure that a census letter has been received, and responsive to the checking that the census letter has not been received, sending the census letter;

2) responsive to the determining that the contribution meets the predetermined contribution level, checking to ensure that an eligibility letter has been received, and responsive to the checking that the eligibility letter has not been received, sending the eligibility letter;

3) responsive to the checking that the eligibility letter has been received, determining whether participation meets a predetermined participation level, and responsive to the determining that the participation does not meet the predetermined participation level, printing a participation letter;

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- d. for said policies⁴⁵ whose information is stored in said computerized renewal database which are said list bill policies:
- 1) determining whether contribution meets a predetermined contribution level, and responsive to the determining that the contribution does not meet the predetermined contribution level:
 - x) checking to ensure that an eligibility letter has been received, and responsive to the checking that the eligibility letter has not been received, sending the eligibility letter; and
 - y) responsive to the checking that the eligibility letter has been received, determining whether participation meets a predetermined participation level, and responsive to the determining that the participation does not meet the predetermined participation level, printing a participation letter;
 - (ii) supplying renewal rates for at least some of said policies whose information is stored in said computerized renewal database;
 - (iii) revising renewal status information for at least some of said policies whose information is stored in said computerized renewal database;
 - (iv) updating renewal status information for at least some of said policies whose information is stored in said computerized renewal database; and
 - (v) updating said master computer database with information from said computerized renewal database, relating to at least some of said list bill policies whose information is stored in said computerized renewal database and at least some of said self bill policies whose information is stored in said computerized renewal database.

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21. (Previously presented) The computerized method of claim 19, wherein receiving approval of the proposal comprises receiving approval of the proposal from the client.

21. (Previously presented) The computerized method of claim 19, wherein receiving approval of the proposal comprises receiving approval of the proposal from the insurance company.

22. (Previously presented) The computerized method of claim 19, wherein updating the renewal status information further comprises generating a notification to notify the client of the renewal rate, and receiving acceptance of the renewal rate.

23. (Previously presented) The computerized method of claim 19, wherein administering the insurance policies further comprises:

supplying at least some of the initial information and the output parameters stored in said master computer database to a computerized billing module, and further:

calculating a billing date based at least in part on at least some of the initial information and the output parameters stored in said master computer database;

generating a bill request based at least in part upon the billing date;

searching a billing table to determine whether a previous bill having the same billing data has been issued;

responsive to the determining that no previous bill having the same billing data has been issued, generating a new bill

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28. (Previously presented) The computerized method of claim 19, further comprising:

supplying information stored in said master computer database to a computerized document generation module that is programmed to automatically generate necessary documentation relating to said insurance coverage; and

with the computerized document generation module, producing documents relating to said insurance coverage.

29. (Previously presented) The computerized method of claim 19, wherein supplying a renewal rate comprises calculating the renewal rate.

30. (Previously presented) The computerized method of claim 29, wherein calculating the renewal rate comprises calculating the renewal rate based on revised underwriting data.

31. (Currently amended) A computerized method of quoting, issuing, and administering group insurance coverage for a client, comprising:

A. receiving and storing in a master computer database initial information regarding the client, the initial information relating to at least some of the following input parameters: employer; industry; effective date; estimated covered lives; actuarial data; prior carrier; and desired coverage;

B. using at least some of the initial information in a computerized quotation module:

(1) processing the initial information ~~to generate and~~ generating a proposal, wherein generating the proposal includes calculating at least some of the following output parameters: premium

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rate; plan information; actual effective date; billing period; and coverage information;

(ii) storing the initial information and the output parameters in said master computer database; and

C. upon receiving approval of the proposal, generating insurance policies based at least in part upon the initial information and the output parameters stored in said master computer database;

D. administering the insurance policies, including tracking billing and premiums payment status, further including supplying information stored in the master computer database to a plurality of computerized modules that are programmed to automatically generate and store information in said master computer database in order to administer the insurance policies without duplicative entry of information that has been previously stored in said master computer database;

E. using information stored in said master computer database, renewing at least some of the policies by:

(i) automatically loading information stored in said master computer database into a computerized renewal database, comprising:

a. determining which of said policies in said master computer database feature an anniversary date that falls within a predetermined number of days from the date of said loading;

b. storing information relating to said policies in said master computer database featuring said anniversary date to the computerized renewal database;

c. determining which of said policies whose information is stored in said computerized renewal database are self bill policies and which of said policies are list bill policies, and for said self bill policies:

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1) determining whether contribution meets a predetermined contribution level, and responsive to the determining that the contribution does not meet the predetermined contribution level, checking to ensure that a census letter has been received, and responsive to the checking that the census letter has not been received, sending the census letter;

2) responsive to the determining that the contribution meets the predetermined contribution level, checking to ensure that an eligibility letter has been received, and responsive to the checking that the eligibility letter has not been received, sending the eligibility letter;

3) responsive to the checking that the eligibility letter has been received, determining whether participation meets a predetermined participation level, and responsive to the determining that the participation does not meet the predetermined participation level, printing the participation letter;

d. for said policies whose information is stored in said computerized renewal database which are said list bill policies:

1) determining whether contribution meets a predetermined contribution level, and responsive to the determining that the contribution does not meet the predetermined contribution level:

x) checking to ensure that an eligibility letter has been received, and responsive to the checking that the eligibility letter has not been received, sending an eligibility letter; and

y) responsive to the checking that the eligibility letter has been received, determining whether participation meets a predetermined participation level, and responsive to the

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- ☞ determining that the participation does not meet the predetermined participation level, printing a participation letter;
- (ii) supplying renewal rates for at least some of said policies whose information is stored in said computerized renewal database;
 - (iii) revising renewal status information for at least some of said policies whose information is stored in said computerized renewal database;
 - (iv) updating renewal status information for at least some of said policies whose information is stored in said computerized renewal database; and
 - (v) updating said master computer database with information from said computerized renewal database, relating to at least some of said list bill policies whose information is stored in said computerized renewal database and at least some of said self bill policies whose information is stored in said computerized renewal database.

32. (Previously presented) The computerized method of claim 31, wherein supplying information regarding the insurance coverage to a plurality of computerized modules comprises supplying information regarding the insurance coverage to at least some of the following computerized modules: a computerized billing module for generating and tracking bills; a premiums module for tracking premiums due and premiums received; a computerized commissions module; and a computerized document generation module.

33. (Currently amended) A data processing system for quoting, issuing, and administering group insurance coverage for a client, comprising:

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A. at least one user interface for receiving initial information relating to at least some of the following input parameters: employer; industry; effective date; estimated covered lives; actuarial data; prior carrier; and desired coverage;

B. a master computer database ~~adapted to store~~for storing said initial information and other information relating to said coverage through at least part of the term of such coverage;

C. a quotations module ~~that is programmed to~~for:

(i) processing at least some of the initial information to generate a proposal for consideration by said client, wherein generating the proposal includes calculating at least some of the following output parameters: premium rate; plan information; actual effective date; billing period; and coverage information; and

(ii) ~~store~~storing the initial information and the output parameters in said master computer database; and

D. a computerized soldcase module ~~that is programmed to~~for, upon receiving approval of the proposal, ~~generate~~generating insurance policies based at least in part upon the initial information and the output parameters stored in said master computer database; and

E. a renewal module ~~that is adapted to renew~~for renewing at least some policies whose information is stored in said master computer database, by:

(i) automatically loading information stored in said master computer database into a renewal database, comprising:

a. determining which policies in said master computer database feature an anniversary date that falls within a predetermined number of days from the date of said loading;

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x) checking to ensure that an eligibility letter has been received, and responsive to the checking that the eligibility letter has not been received, sending the eligibility letter; and

y) responsive to the checking that the eligibility letter has been received, determining whether participation meets a predetermined participation level, and responsive to the checking that the eligibility letter has not been received, printing the participation letter;

(ii) supplying renewal rates for at least some of said policies whose information is stored in said renewal database;

(iii) revising renewal status information for at least some of said policies whose information is stored in said renewal database;

(iv) updating renewal status information for at least some of said policies whose information is stored in said renewal database; and

(v) updating said master computer database with information from said renewal database, relating to at least some of said list bill policies whose information is stored in said renewal database and at least some of said self bill policies whose information is stored in said renewal database.

34. (Previously presented) The data processing system of claim 33, further comprising presentation functionality for reporting output information corresponding to the information regarding the insurance coverage.

35. (Previously presented) The data processing system of claim 33, further comprising a billing module for generating and tracking bills; a premiums module for tracking premiums due and premiums received; a commissions

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module; and a document generation module, all of which use at least some of said information in said master computer database.

36. (Previously presented) The data processing system of claim 35, wherein the billing module is programmed to:

calculate a billing date based on initial information and output parameters stored in said master computer database;

generate a bill request based at least in part upon the billing date;

search a billing table to determine whether a previous bill having the same billing data has been issued;

responsive to the determining that no previous bill having the same billing data has been issued, generating a new bill based at least in part on at least some of the initial information and the output parameters from said master computer database; and

create a billing record in the billing table, the billing record based at least in part upon the new bill.

37. (Previously presented) The data processing system of claim 35, wherein the premiums module is programmed to:

electronically receive premium data that indicates that a premium associated with a billing record has been received; and

update a premium status in the billing record to indicate that the premium has been received.

38. (Previously presented) The data processing system of claim 35, wherein the commissions module is programmed to calculate commissions based at least in part upon premium status.

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39. (Previously presented) The data processing system of claim 35, wherein the document generation module is programmed to automatically generate necessary documentation relating to said insurance coverage, and with the document generation module, to produce documents relating to said insurance coverage.

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40. (Withdrawn) A data processing system comprising:
- a user interface that receives initial information relating to an insurance policy;
 - a first computer database that stores the initial information received by the user interface;
 - a first computer-readable module on which is encoded program code, comprising:
 - program code for processing the initial information;

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- program code for generating a proposal for the insurance policy based on the processing of the initial information, wherein the proposal includes an output parameter; and
- program code for storing the initial information and the output parameter of the insurance policy in the first computer database;

a second computer-readable module on which is encoded program code for, upon receiving approval of the proposal, generating the insurance policy based at least in part on the initial information and the output parameter stored in the first computer database;

a third computer-readable module on which is encoded program code, comprising:

- the first computer database; and
- program code for administering and maintaining the insurance policy;

a fourth computer-readable module on which is encoded program code for processing an insurance claim associated with the insurance policy based at least in part on the initial information and the output parameter stored in the first computer database; and

a coupled middleware interface that enables a passing of data from the third computer-readable module to the fourth computer-readable module and a synchronization of the data for both the third and fourth computer-readable modules.

41. (Withdrawn) The data processing system of claim 40, further comprising:

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program code for prompting for additional information in response to the processing of the initial information; and

upon the receiving of the approval of the proposal, program code for determining whether an approval letter has been requested.

45. (Withdrawn) The data processing system of claim 44, wherein the program code on the third computer-readable module for administering and maintaining the insurance policy comprises:

program code capable of processing both manual and automatic billings for the insurance policy.

46. (Withdrawn) The data processing system of claim 44, wherein the program code on the third computer-readable module for administering and maintaining the insurance policy further comprises:

program code capable of processing both manual and automatic premiums received for the insurance policy.

47. (Withdrawn) The data processing system of claim 46, wherein the program code on the third computer-readable module for administering and maintaining the insurance policy further comprises:

program code for batching processing a commission to be paid for each of the processed premiums.



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